Case 18-11674-amc Doc 10 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Carol Lynn Stelzer Debtor Case No. 18-11674-amc Chapter 13

TOTALS: 1, * 0, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Mar 28, 2018 Form ID: 309I Total Noticed: 29

Notice by first Mar 30, 2018.	t class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
db 14072201	+Carol Lynn Stelzer, 102 Debbie Drive, Coatesville, PA 19320-1152 +Carolyn B. Welsh, Sheriff, Chester County Justice Center, 201 West Market Street, Suite 1201, West Chester, PA 19382-2947		
14072204	+Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040		
14072209	+Parker McCay, PA, 9000 Midlantic Dr., Suite 300, Mount Laurel, NJ 08054-1539		
14072210	Pennsylvania Department of Revenue, P.O. Box 280846, Bureau of Compliance, Harrisburg, PA 17128-0846		
14072212	+Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129-2386		
14072216	+The Bank of New York Mellon, c/o SLS, LLC, 8742 Lucent Blvd., Suite 300, Highland Ranch, CO 80129-2386		
14080054	+The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386		
14072217	+Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053		
Notice by elect	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.		
aty	E-mail/Text: cdicicco@myphillybankruptcylawyer.com Mar 29 2018 01:49:31 CHRISTIAN A. DICICCO, Law Offices of Christian A. DiCicco, 2008 Chestnut Street, Philadelphia, PA 19103		
tr	+E-mail/Text: bncnotice@phl3trustee.com Mar 29 2018 01:51:12 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229		
smg	E-mail/Text: bankruptcy@phila.gov Mar 29 2018 01:50:52 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595		
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2018 01:50:16 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946		
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 29 2018 01:50:32 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404		
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 29 2018 01:50:20 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405		
14072198	+EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012		
14072199	+EDI: BANKAMER.COM Mar 29 2018 05:50:00 Bank of America Home Loans, 400 National Way, Simi Valley, CA 93065-6414		
14072200	+EDI: CAPITALONE.COM Mar 29 2018 05:50:00 Cap1/levtz, Po Box 30253, Salt Lake City, UT 84130-0253		
14072202	+E-mail/Text: bankruptcy@cavps.com Mar 29 2018 01:50:29 Cavalry Portfolio Services, 500 Summit lake Dr., Suite 400, Valhalla, NY 10595-2322		
14074319	+E-mail/Text: bankruptcy@cavps.com Mar 29 2018 01:50:29 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340		
14072203	+E-mail/Text: bankruptcycollections@citadelbanking.com Mar 29 2018 01:50:59 Citadel Federal Cred U, Attn: Collections/Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119		
14072205	+EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Peebles, Po Box 182125, Columbus, OH 43218-2125		
14072206	EDI: WFNNB.COM Mar 29 2018 05:49:00 Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218		
14072207	+EDI: IRS.COM Mar 29 2018 05:50:00 Internal Revenue Service, Room 5200 IE:T3:1, 600 Arch Street, Philadelphia, PA 19106-1611		
14072208	+EDI: PHINGENESIS Mar 29 2018 05:50:00 Mabt - Genesis Retail, Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401		
14072211	EDI: PRA.COM Mar 29 2018 05:48:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541		
14072214	+EDI: RMSC.COM Mar 29 2018 05:50:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007		
14072215	+EDI: RMSC.COM Mar 29 2018 05:50:00 Synchrony Bank/ Old Navy, Po Box 965064, Orlando, FL 32896-5064		
14072218	+EDI: WFFC.COM Mar 29 2018 05:49:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438		
	TOTAL: 20		

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Transmission times for electronic delivery are Eastern Time zone.

Spouse's Car

14072213

Case 18-11674-amc Doc 10 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: dlv Page 2 of 2 Date Rcvd: Mar 28, 2018 Form ID: 3091 Total Noticed: 29

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Debtor Carol Lynn Stelzer cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com;r57075@notify.bestcase.com KEVIN G. MCDONALD on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10 KMcDonald@blankrome.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Case 18-11674-amc Doc 10 Filed 03/30/18 Entered 03/31/18 01:01:58 Desc Imaged

		Paut 3 UI 4		
Information to identify the case:				
Debtor 1 Carol Lynn Stelzer		Social Security number or ITIN xxx-xx-2272		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)		Social Security number or ITIN		
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court		Date case filed for chapter 13 3/12/18		
Case number: 18	-11674-amc			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Carol Lynn Stelzer	About Debtor 2:
2.	All other names used in the last 8 years	aka Carol Lynn Cominsky, pka Carol Lynn Kaminsky	
3.	Address	102 Debbie Drive Coatesville, PA 19320	
4.	Debtor's attorney Name and address	CHRISTIAN A. DICICCO Law Offices of Christian A. DiCicco 2008 Chestnut Street Philadelphia, PA 19103	Contact phone 215 – 564 – 6812 Email: cdicicco@myphillybankruptcylawyer.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 3/28/18

For more information, see page 2

Debtor Carol Lynn Stelzer Case number 18–11674–amc

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 9, 2018 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/8/18
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 5/21/18
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/8/18
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra a proof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 5/29/18 at 10:00/Philadelphia, PA 19107	ne trustee of 1035.00 per month for 60 months. The AM Location:Courtroom #5 – 900 Market Street,
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	1. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust de according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you la the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation headed on the property and may continue to operate the business, if any, unless that the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing in possession of the property and may continue to operate the business, if any, unless that the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing.		confirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o the law does not authorize an exemption that debtors claime	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that
13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge a debt. However, unless the court orders otherwise, the deb under the plan are made. A discharge means that creditors representable except as provided in the plan. If you we discharge under 11 U.S.C. § 523(a)(2) or (4), you must file bankruptcy clerk's office by the deadline. If you believe that of any of their debts under 11 U.S.C. § 1328(f), you must file must receive the objection by the deadline to object to exempt		harge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the ou want to have a particular debt excepted from a file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	